

REMARKS

Claims 1-24 are pending in the application.

Claims 1-24 have been rejected.

Rejection of Claims Under 35 U.S.C. §102

Claims 1-6, 8-13 and 15-21 stand rejected under 35 U.S.C. §102(e) as purportedly being anticipated by U.S. Patent Application Publication No. 2003/0112306 naming Simpson et al. as inventors ("Simpson"). Applicants traverse this rejection.

Simpson has an effective date of December 13, 2001, which is the purported date of filing of the application that led to that reference. Under 35 U.S.C. § 102(e), in order to preclude patentability, a published application such as Simpson must have an effective date prior to the invention by the applicant for patent. An applicant can establish invention prior to a reference by providing evidence of reduction to practice prior to the effective date of the reference. *Cf.* 37 C.F.R. §1.131(b). Applicants respectfully submit that the invention disclosed and claimed in the present Application was reduced to practice prior to the effective date of Simpson and is therefore allowable over Simpson.

Attached hereto as Exhibit A is a redacted copy of an Invention Disclosure Form that led to the filing of the present Application. As indicated on the face of Exhibit A, the Invention Disclosure Form was submitted by inventor Antonius Budianto (Wiryawan) on November 28, 2001 and was directed toward a "Method of Capturing Consumer loan application." *See* Exhibit A, p.1 (compare with title of present Application: "Method and Apparatus for Capturing Consumer Loan Application Data"). The Invention Disclosure Form further describes the problem solved by the invention as follows:

Most bank multiple systems [sic] to capture different type of consumer loan application. The agent needs to get trained on these applications and the maintenance of each application is expensive. Additionally, data that has been captured in customer profile cannot be leveraged in the multiple system thus the agent needs to enter the information multiple times. With Siebel, agent can take multiple products under one application. Siebel has the 'auto application' button to automatically create application record and has the 'next' button to guide the agent to the next view to enter. Siebel application process also can use existing data that reside in Siebel, thus agent does not need to enter similar information again. For example the asset and liabilities, income information, can be pre-fill if the agent has created a customer financial statement before. The asset in the financial statement can also be used for collateral in the consumer loan application.

Exhibit A, p.2 (response to Question 3) (emphasis added). The solution is further described as "[t]he consumer loan application can take multiple products under one application and can leverage data that is in Siebel." Exhibit A, p.2 (response to Question 5). Thus, Exhibit A provides disclosure of the current claims.

Exhibit A further indicates that the claimed invention was reduced to practice at least prior to the writing of Exhibit A. Question 12 asks "Has a prototype or test product been completed? If so, provide the date of the first successful test demonstrating that the invention worked for its intended purpose and provide the names of any witnesses to the successful test." In response, Exhibit A provides "Yes the test has been conducted." Exhibit A thus establishes that the disclosed problem solution that led to the present Application was reduced to practice via test prior to the November 28, 2001 date of Exhibit A.

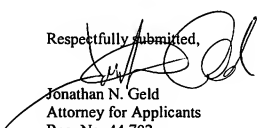
In light of the above-described evidence provided by Exhibit A that the claimed invention was reduced to practice prior to the effective date of Simpson, Applicants submit that Claims 1-6, 8-13 and 15-21 are allowable over Simpson. Applicants therefore respectfully request the Examiner's reconsideration and withdrawal of the final rejections as to these claims and an indication of the allowability of same.

CONCLUSION

In view of the remarks set forth herein, the application and the claims therein are believed to be in condition for allowance without any further examination and a notice to that effect is solicited. Nonetheless, should any issues remain that might be subject to resolution through a telephonic interview, the Examiner is invited to telephone the undersigned at 512-439-5090.

If any extensions of time under 37 C.F.R. § 1.136(a) are required in order for this submission to be considered timely, Applicant hereby petitions for such extensions. Applicant also hereby authorizes that any fees due for such extensions or any other fee associated with this submission, as specified in 37 C.F.R. § 1.16 or § 1.17, be charged to deposit account 502306.

Respectfully submitted,



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EXHIBIT A



INVENTION DISCLOSURE FORM

To: James W. Soong
Corporate Counsel, Intellectual Property

From: _Antonius Budianto _____

CC: Patent Panel

Date: 11/28/2001

Re: Request For Legal Opinion Regarding Invention Patentability

(Please type in fields below. Attach additional sheets if necessary.)

Invention Description

1. Provide a short, descriptive title for your invention. Consult and attach MRD, if applicable.
Method of Capturing Consumer loan application



"Application
Entry.ZIP"

REDACTED

3. What problem does your invention solve? Consult MRD, if applicable.

Most bank multiple systems to capture different type of consumer loan application. The agent needs to get trained on these applications and the maintenance of each application is expensive. Additionally, data that has been captured in customer profile cannot be leveraged in the multiple system thus the agent needs to enter the information multiple times. With Siebel, agent can take multiple products under one application. Siebel has the 'auto application' button to automatically create application record and has the 'next' button to guide the agent to the next view to enter. Siebel application process also can use existing data that reside in Siebel, thus agent does not need to enter similar information again. For example the asset and liabilities, income information, can be pre-fill if the agent has created a customer financial statement before. The asset in the financial statement can also be used for collateral in the consumer loan application.

REDACTED

5. Describe your invention in detail, with emphasis on its advantages over earlier solutions, if known, and on the problem being solved. Use engineering and marketing design documents, flowcharts, diagrams, drawings, screen shots, white papers, and technical manuals as appropriate. Do not use pseudo or source code unless necessary.

The consumer loan application can take multiple products under one application and can leverage data that is in Siebel. It will increase agent productivity in consumer loan origination. See attach MRD for more detail information.

REDACTED

REDACTED

REDACTED

REDACTED

REDACTED

Conception and Reduction

REDACTED

12. Has a prototype or test product been completed? If so, provide the date of the first successful test demonstrating that the invention worked for its intended purpose and provide the names of any witnesses to the successful test.

Yes the test has been conducted.

REDACTED

(Each inventor must sign below.)

I request a legal opinion regarding the patentability of my invention.

Inventor Signature _____
Date 11/24/2001 _____
Printed Name Antonius Budianto _____
Work Phone (510) 7886628 _____
Work Email abudianto@siebel.com _____

Inventor Signature _____
Date _____
Printed Name _____
Work Phone _____
Work Email _____

Inventor Signature _____
Date _____
Printed Name _____
Work Phone _____
Work Email _____

Inventor Signature _____
Date _____
Printed Name _____
Work Phone _____
Work Email _____

(Each witness must understand the invention described in this Invention Disclosure Form and any attachments before signing below. Each witness should be a manager of an inventor named above or a member of the Patent Panel.)

I have read this Invention Disclosure Form, and any attachments hereto, and I understand the subject matter of the invention.

Witness Signature _____
Date _____
Printed Name _____

Witness Signature _____
Date _____
Printed Name _____